1DATA 054A PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant Thad Kroon et al.

Appl. No. 10/047.917

Filed January 14, 2002

For SYSTEM AND METHOD FOR

OVERTURNING OF RISK EVALUATION PERFORMED BY

RISK MODEL TO CONTROL

FINANCIAL RISK 3692

Examiner Frantzy Poinvil Group Art Unit

Mail Stop Amendment

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action mailed March 26, 2007, the Applicant respectfully requests reconsideration of the subject application based on the following amendments and remarks:

RESPONSE TO OFFICE ACTION

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 4 of this paper.

Remarks/Arguments begin on page 10 of this paper.

CERTIFICATE OF EFS WEB TRANSMISSION

I hereby certify that this correspondence, and any other attachment noted on the automated Acknowledgement Receipt, is being transmitted from within the Pacific Time zone to the Commissioner for Patents via the EFS Web server on:

July 26, 2007 (Date)